

The Utah EPPICard™ MasterCard® Card



The State of Utah is planning to eliminate paper checks for some government payments. State customers may now receive their payment by Direct Deposit or a new Debit MasterCard card. This document contains important information about the Utah EPPICard™ MasterCard card.

The Utah EPPICard™ MasterCard is the new way to receive your payments. Using it you can access your money at banks, ATMs and stores across the State, Nation and the World!

Benefits of the Utah EPPICard™ MasterCard include:

- No Check Cashing Fees
- No worries about lost or stolen checks
- Use your card all across Utah, the United States and worldwide
- Balance and account information is available 24 hours a day, everyday

Use your money where you want, anytime you want!

The EPPICard™ MasterCard is accepted at millions of locations worldwide that accept MasterCard debit cards and gives you access to cash at over 892,000 ATMs. You can get cash back with purchases at many businesses that accept Maestro, like grocery stores. **You can count on using your Utah EPPICard™ MasterCard for all your purchases as long as you have money in your account.**

The Utah EPPICard™ MasterCard is accepted everywhere a MasterCard Debit Card is accepted. You can use your card at:

Grocery Stores, Clothing Stores, Office & School Supply Stores, Restaurants, Discount Stores, Department Stores, Home Furnishing Stores, Theaters, Gas stations, Drug Stores and Pharmacies, Video Stores, Doctors Offices, ATMs, and wherever the MasterCard brand mark is displayed.

How to use the EPPICard™ MasterCard

Your EPPICard™ MasterCard is more convenient than cash or checks and can be used anywhere a MasterCard debit card is accepted.

To Make Purchases

Present your card when paying. The money is automatically deducted from your account.

To Get Cash

There are several ways to get Cash:

ATMs

- You can use any ATM that has the MasterCard, Maestro or Cirrus brand mark.
- There is a \$0.85 transaction fee for all ATM withdrawals and a \$0.50 fee for a balance inquiry. Some ATMs also surcharge.

Utah EPPICard™ cardholders can use Zions Bank ATMs with a reduced surcharge of only \$0.50. (The \$0.85 transaction fee will also be charged.)

ZIONS BANK

Cash Back with a Purchase

- Many retailers who display the Maestro brand mark, particularly grocery stores, will give cash back with no fee when you make a purchase using your PIN.
- There is no charge for cash back at a point of sale.

From a Teller at a Bank

- Give your card to any teller in a bank displaying the MasterCard brand mark.

- There is no charge to you to get cash at a bank displaying the MasterCard brand mark.

Using the EPPICard™ MasterCard is safe and convenient.

Frequently Asked Questions

Why Switch from Checks? When payments are sent electronically they get to you more quickly and safely. It also saves money by eliminating lost and forged checks.

What is the Utah EPPICard™ MasterCard? It is a type of Debit card designed specifically for Utah. It is accepted everywhere MasterCard debit cards are accepted.

Are there any fees for using the card? It is possible to use your card free. There is no monthly account fee for using the card. There is no fee for getting money from a teller at a bank that displays the MasterCard brand mark. There is never a charge for using your card to make purchases at any merchant that accepts MasterCard. There is a transaction fee of \$0.85 for each time you use an ATM to withdraw money and a \$0.50 fee for a balance inquiry.

How is the Utah EPPICard™ MasterCard different than Direct Deposit? With Direct Deposit your payments are deposited in your bank account. You would use the funds deposited the way you use any other money in your account. With the Utah EPPICard™ MasterCard your government payments are held in a separate account used only for your payments. You use your money by using your card. You can make purchases or withdraw cash using the EPPICard™ MasterCard.

What do I need to do to get a Utah EPPICard™ MasterCard? After you notify your state agency that you want a Utah EPPICard™ MasterCard, the card will be sent to you in the mail within approximately one week. If you have changed addresses, notify your state agency so your card will be delivered to the correct address.

What do I do if I have questions about my account? Once you receive your EPPICard™ MasterCard, if you have any questions about your EPPICard™ just call the toll free Customer Service help line at **800-241-9499**. Help is available 24 hours per day, everyday of the year about your EPPICard™ account.

Your card can be used wherever you see these MasterCard brand marks:



www.EPPICard.com/UT for information about your account

The EPPICard™ MasterCard is issued by Comerica Bank.
ACS is an authorized representative of Comerica Bank.

TOLL FREE UTAH EPPICARD™ CUSTOMER SERVICE IS AVAILABLE 24/7—CALL ☎ 800-241-9499
For any other questions contact your state agency directly.